

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jacalyn A Roche

Debtor(s)

Case No. 18-09931

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2018.
- 2) The plan was confirmed on 07/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/15/2019.
- 5) The case was converted on 01/30/2019.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$182,528.57.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,475.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,475.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$312.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,812.06**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	7,062.00	1,014.62	1,014.62	0.00	0.00
BECKET & LEE LLP	Unsecured	2,414.00	2,487.69	2,487.69	0.00	0.00
BECKET & LEE LLP	Unsecured	17,862.00	18,146.02	18,146.02	0.00	0.00
CARMAX AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CONSUMERS COOPERATIVE CU	Secured	0.00	0.00	0.00	0.00	0.00
CONSUMERS COOPERATIVE CU	Secured	0.00	761.93	761.93	761.93	0.00
DELL FINANCIAL SERVICES	Unsecured	2,361.00	2,437.46	2,437.46	0.00	0.00
DISCOVER BANK	Unsecured	984.00	1,002.70	1,002.70	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	11,042.56	11,042.56	11,042.56	1,501.01	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	588.76	588.76	0.00	0.00
LINCOLN AUTOMOTIVE FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,407.00	2,477.09	2,477.09	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,524.00	2,524.01	2,524.01	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,958.00	2,021.89	2,021.89	0.00	0.00
QUANTUM3 GROUP	Unsecured	5,197.00	5,343.69	5,343.69	0.00	0.00
QUANTUM3 GROUP	Unsecured	2,224.00	2,300.81	2,300.81	0.00	0.00
QUANTUM3 GROUP	Unsecured	4,960.00	5,086.06	5,086.06	0.00	0.00
SHELL/CITIBANK	Unsecured	1,896.00	NA	NA	0.00	0.00
WESTWOOD PROPERTY MANAGEME	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,890.00	NA	NA	0.00	0.00
TIMEPAYMENT CORP	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO FINANCIAL BANK	Secured	400.00	400.00	400.00	400.00	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	1,035.00	1,063.39	1,063.39	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$761.93	\$761.93	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$400.00	\$400.00	\$0.00
TOTAL SECURED:	\$1,161.93	\$1,161.93	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,042.56	\$1,501.01	\$0.00
TOTAL PRIORITY:	\$11,042.56	\$1,501.01	\$0.00
GENERAL UNSECURED PAYMENTS:	\$46,494.19	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,812.06</u>
Disbursements to Creditors	<u>\$2,662.94</u>
TOTAL DISBURSEMENTS :	<u>\$5,475.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/15/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.